

JENKINS & CLAYMAN

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Attorney for Debtor

IN THE MATTER OF:

Andrea Smith

Debtor

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

CHAPTER 13 CASE NO. 15-29631 KCF

SUPPLEMENTAL CERTIFICATION IN
OPPOSITION TO CERTIFICATION OF
DEFAULT FILED ON BEHALF OF TOYOTA

HEARING DATE: 10/25/2017 at 09:00 AM

I, Andrea Smith, by way of certification hereby state:

1. I am the Chapter 13 debtor, and I am authorized to make this certification.
2. I have carefully reviewed the Certification of Default filed on behalf of Toyota.

Please note I have made every payment, and in fact, I have made payments in the last two months. I will make my October payment within 30 days of the date due. The issue involves the alleged extra payment of \$171.45. I do not believe I owe this payment. Specifically, I called Toyota, and the person at Toyota's bankruptcy department told me I was "current" and actually "ahead a little bit" and as such, I stopped paying the extra \$171.45. I would like Toyota and its attorneys to review this matter. If the woman to whom I spoke was correct, that I am current or a little bit ahead, all should be well, and I should just continue to make the payments. If Toyota is convinced I really am behind, I will pay the extra \$171.45.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 10/17/17

/s/Andrea Smith
Andrea Smith, debtor

SERVICE LIST

ATTORNEY FOR THE SECURED CREDITOR, TOYOTA MOTOR CORPORATION

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DEBTOR:

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